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11/02/2022

Ms Sarah Cremin,
Committee Secretariat,
Public Accounts Committee,
Leinster House,
Dublin 2.

Re: Ref (S0766 PAC33)

Dear Ms Cremin,

I refer to your recent correspondence to Mr. Paul Reid, Chief Executive Officer, Health Service Executive, regarding additional nursing home charges.

Please find below for the attention of the Public Accounts Committee members a briefing note on the matter as requested. Also included is a copy of a Memo and a copy of the Medical Card and GP Visit Card National assessment Guidelines that issued to HIQA for circulation with Private Nursing Home providers.

If any further information is required, please do not hesitate to contact me.

Yours sincerely,

Ray Mitchell
Assistant National Director
Parliamentary Affairs Division

Briefing Note for the Public Accounts Committee

Further to the Committee's request to seek details of HSE engagement with Department of Health, Nursing Homes Ireland and the National Treatment Purchase Fund in respect of additional Nursing Home Charges, please see summary details of all recorded interactions within the Table below.

Details of HSE Interaction with Dept. of Health and HIQA

Date	Summary
03/02/2021	Joint Memo from National Directors of Community Operations and Shard Services to CEO HIQA requesting that copy of Medical Card and GP visit Card National Assessment Guidance be forwarded to all private Nursing Homes to provide clarity on Nursing home residents' entitlement to services through their Medical Card – copy of Memo and guidance document attached.
04/02/2021	Meeting between Older People Operations, HSE & HIQA. HSE referenced a recent communication through HIQA to nursing home providers re. residents' entitlements to services which they should be able to avail of free of charge under the GMS.
06/12/2021	Copy of letter from a private Nursing Home to a client advising of increase in extra charges was forwarded by NHSS National Office to Dept. of Health to seek meeting for further discussion.
20/01/2022	Meeting (online) chaired by Dept. of Health with NHSS National Office, HSE and NTPF to discuss trends in additional charges being imposed by private Nursing Homes, implications for clients and any action that can be taken by bodies at meeting.

Health Service Executive

March 2022



R1128 (ii) PAC33

National Director, Community Operations

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MEMORANDUM

To: Mr Phelim Quinn – Chief Executive Officer, HIQA

cc: Mr Shaun Flanagan, Assistant National Director Primary Care Reimbursement Services
Mr TJ Dunford, Head of Operations, Primary Care Operations
Ms Sandra Tuohy, Head of Operations, Older Person Services

From: Ms. Yvonne O'Neill, Interim National Director, Community Operations
Mr. Joe Ryan, National Director, Shared Services

Re: Private Nursing Home Residents: Medical Card Entitlements

Date: 3rd February 2021

A query arose through the Public Appointments Committee (PAC) regarding entitlements for Residents of Private Nursing Home for services from the Health Service Executive through their Medical Card.

We wish to set out the following services are available to Medical Card Holders

- General Practitioner service (family doctor) and Diabetes Cycle of Care
- Drugs, medicines and appliances that are reimbursed (cost paid back) under the General Medicines Scheme (GMS)
- Certain services that are part of the Dental Treatment Services Scheme (DTSS)
- Certain eye (ophthalmic) services and appliances
- Maternity cash grant

Further details are provided in the attached Medical Card & GP Visit Card National Assessment Guidance.

In addition to these services, a Medical Card holder by referral from their GP can access a full range of community services in Primary Care where they will have an initial assessment carried out and join the waiting list to receive services (where waiting lists apply).

We have noted in reply to the PAC the 2013 Regulations for a Registered Provider to agree in writing with the resident the terms upon which the resident resides in their centre, the services to be provided and the costs involved. We also noted Regulation 34 of the 2013 Regulations stipulating the Registered Provider to provide an accessible and effective complaints procedure, including an Appeals procedure.

Should any complaint or alleged breach be brought to the attention of the HSE regarding a Registered Provider's legal obligation to the resident, the HSE will inform the Complainant of their right to make a complaint in writing to the Registered Provider and also the Complainant may bring their complaint to the

attention of HIQA. Under the Health Act 2007 HIQA are charged with inspecting designated centres to assess whether the Registered Provider is in compliance with the regulations and standards.

We would appreciate if you could bring this Memo and attached Guidelines to the attention of Private Nursing Home Providers at your earliest opportunity.

Signed: Yvonne O'Neill
Interim National Director
Community Operations

Joe Ryan
National Director
Shared Services

Medical Card and GP Visit Card

National Assessment Guidelines



Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

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1. Welcome to this guide

At the Health Service Executive (HSE), we are legally responsible, under the Health Act 2004, to manage and deliver health services. The National Medical Card Unit within the HSE, we assist people in finding out if they are eligible for a medical card or a GP visit card. We have developed this guide for Medical Cards and GP Visit Cards so you can understand:

- if you qualify
- what is covered
- how to apply
- how your application will be decided and
- how to appeal a decision you are unhappy with.

We have included examples to help you understand. Each example is shown with this symbol .

2. Who can get a Medical Card or GP Visit Card?

Anyone who is 'ordinarily resident' in the Republic of Ireland can apply for a Medical Card or GP Visit Card. This includes families, single people, including those working full or part-time or not at all. 'Ordinarily resident' means that you are living here and intend to live here for at least one year. As part of your application, you will have to provide evidence that you own or rent accommodation and it is your family home.

If you are a student

If you are a student studying abroad, you must return to Ireland at least once a week to be considered ordinarily resident. As part of your application, you may have to provide evidence such as airline tickets.

If you are a non EU/EEA or Switzerland

We may contact the Irish Naturalisation and Immigration Service (INIS) to get copies of documents that prove:

- you and your dependants are ordinarily resident **or**
- your visa permits you to apply for a Medical Card or GP Visit Card.

Who is eligible for a Medical Card or GP Visit Card?

You will be able to get a Medical Card or GP Visit Card in these situations.

- When your finances – income and outgoings – are assessed, and you meet the income requirements.
- You don't meet the income requirements, but you have a medical condition or conditions that make paying for healthcare difficult. The National Medical Card Unit will look at your situation and decide if you should have a Medical Card or GP Visit Card. This is often called a **discretionary card**.
- You automatically qualify and may not have to do a means test. This includes:
 - People who are taking part in certain government work schemes or returning to work

- Some people affected by the drug Thalidomide
If your mother took Thalidomide while she was pregnant with you and living in Ireland and you have been affected by the drug, you automatically qualify. If your mother was outside of Ireland when she took the drug, you do not automatically qualify and will be subject to full means assessment.
- Women affected by symphysiotomy
- Children under 18 who have been diagnosed with cancer within the last five years
- Children in foster or residential care
- People living in direct provision centres
- People who qualify under EU Regulations
- Children whose parents get a Domiciliary Care Allowance for them
- GP Visit Card for people getting Carers Allowance or Carers Benefit.

For any of the situations listed above, you may not have to do a means test. You will still need to apply and we may need documentary evidence.

Over 70

If you are 70 or over, you can apply for an over-70s Medical Card or GP Visit Card. If your income is above the financial threshold and you cannot get a Medical Card based on this assessment, you will be awarded an Over-70s GP Visit Card. You don't need to send an additional application for this. To learn more about financial thresholds go to website <https://www.hse.ie/eng/cards-schemes/medical-card/medical-card-for-over-70s/>

Children under 6

Children under 6 can get a GP Visit Card. This covers:

- all visits to your child's family doctor
- assessments at age 2 and 5 and
- all healthcare for children under 6 years of age with asthma.

What other healthcare schemes are available?

There are other healthcare schemes to make the cost of health and medical care more affordable for all. These include:

Health Amendment Act Card (HAA Card)

If you were given blood or blood products in Ireland and you developed hepatitis C from them, you are entitled to a HAA Card and a range of services. Contact your local health office for details of the documentary proof you need to register for a card.

The Redress for Women Resident in Certain Institutions Scheme

From July 2015, legislation was introduced to make certain health services available without charge to many women who were admitted to and worked in certain institutions.

You do not need to apply for this scheme. We will contact you when the Department of Justice and Equality tell us you have been accepted to join it.

Drugs Payment Scheme (DPS)

The Drug Payment Scheme (DPS) pays pharmacists to supply medicines to individuals and families where they cost more than a certain amount each month.

Long-Term Illness Scheme (LTI Scheme)

If you have one or more illnesses specified you are entitled to certain drugs, medicines and appliances under the LTI Scheme free of charge. This applies no matter what your income. You can get an application form and further information from www.hse.ie or your local community health office.

3. What does a card cover?

What a Medical Card or a GP Visit Card covers		
	Medical Card	GP Visit Card
General practitioner service (family doctor) and Diabetes Cycle of Care	✓	✓
Drugs, medicines and appliances that are reimbursed (cost paid back) under the General Medicines Scheme (GMS)	✓	x
Certain services that are part of the Dental Treatment Services Scheme (DTSS)	✓	x
Certain eye (ophthalmic) services and appliances	✓	x
Certain hearing (aural) services and appliances	✓	x
Maternity cash grant	✓	x

Below we give you more detail on each of the services and appliances listed above.

General practitioner (family doctor) and Diabetes Cycle of Care

You will not have to pay for the services your family doctor provides, including the Diabetes Cycle of Care for people over 18 with type 2 diabetes.

Your family doctor must have a contract with the HSE to provide services to Medical Card holders. If they do not, you cannot register with a GP for medical card services.

Drugs, medicines and medical appliances

There is a prescription charge for each item dispensed, up to a maximum amount each month, for each person or family.

Dental treatments

If you are eligible for a Medical Card, you can get certain dental services under the Dental Treatment Services Scheme (DTSS). These include: oral examination, restorations as part of emergency treatment, extractions and dentures. You can find further information on dental services from your local community health office.

Eye care

If you have a Medical Card, you can get certain eye treatments from optometrists or ophthalmologists (eye doctors), including:

- eye exams
- certain prescribed spectacles and other eye appliances.

Hearing services

If you have a Medical Card, you can get:

- hearing tests
- hearing aids
- hearing aid repairs.

Maternity Cash Grant

If you have a Medical Card, you can get the Maternity Cash Grant of €10.16 when you have a child. You are entitled to this, but you need to apply to get it.

Need further information?

If you need further information on the services above, please contact your local community health office.

4. How to apply for a card

Apply online

The quickest way to get a Medical Card or GP Visit Card is to apply online at www.mymedicalcard.ie.

For the people included in your application, you will need to provide:

- PPS numbers
- dates of birth
- income and expense details.

Make sure that all your information is correct and upload all supporting documentation.

Postal applications

To apply for a medical card by post, please follow these four steps.

1. Get the form by:
 - downloading it in [English](#) or [Irish](#) from www.hse.ie/eng/cards-schemes/medical-card/how-to-apply/ **or**
 - calling us on LoCall 1890 252 919 to ask us to send you a form in the post.
2. Read the form and, if you have any questions about the form, call us **before** you fill it out. Use the number in step 1.
3. Fill in all relevant information.
4. Check it and post your completed form and all supporting documentation to us:

The National Medical Card Unit
PO Box 11745
Dublin 11
D11 XKF3

Save yourself time

We will process correctly completed application forms with all supporting documents within 15 working days, but incomplete applications will take longer.

5. How we assess your income and expenses

When you apply for a Medical Card or GP Visit Card, we assess your income to find out if you qualify for a card. If you have a spouse or partner, we consider your combined income.

If your means are above the HSE's Financial Guidelines to qualify for a Medical Card or GP Visit Card, we may consider your social and medical situation to decide if you would have considerable trouble paying for medical care for you and your family. See pages 15-20 for more information about our financial guidelines.

When we assess your income, we divide it into two types:

- assessable
- non-assessable.

We include assessable income in your means test. We do not include non-assessable income in your means test.

All or some of your income from social welfare payments?

If **all** of your income comes from social welfare payments, you will get a Medical Card even if your income is above the income threshold.

If you receive a social welfare payment that is less than the maximum weekly rate, you will need to explain why you get a smaller payment. If it is because you have other income, you will need to provide evidence of that other income.

What income is assessable?

These types of income are assessable.

- Wages, income if self-employed or income from pensions
- Income from fees or commissions
- Income from holding an office or directorship, such as a payment to a board member other than expenses
- Income from royalties and annuities
- Payments under a settlement, covenant (agreement) or from an estate
- Rental income from property other than the family home, with costs deducted
- Savings and investments
- Social security payments from a country outside the EU
- Some social welfare payments
- The value of a property, other than the family home, that is capable of being leased or sold
- Maintenance payments.

Social welfare payments assessed if you have other income

If your income is from social welfare payments **and** other sources, some of your social welfare payments will be assessed.

<ul style="list-style-type: none"> • Adoptive Benefit • Blind Pension • Carer's Benefit • Disability Allowance • Health and Safety Benefit • Humanitarian Assistance Scheme • Illness Benefit • Incapacity Supplement 	<ul style="list-style-type: none"> • Invalidity Pension • Jobseekers Allowance • Jobseekers Benefit • Maternity Benefit • One-Parent Family Benefit • Orphan's Pension • State Pension — Contributory • State Pension — Non-Contributory • Widow's, Widower's, Surviving Civil Partner's Pension — Contributory • Widow's, Widower's, Surviving Civil Partner's Pension — Non- Contributory.
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The following pages outline income we a) do **not** assess and b) income that we do assess.

Income we do not assess

These types of payment are not assessable.

- Some compensation payments
- Some social welfare payments.

Compensation payments that are not assessable

- Compensation awards to people who have contracted hepatitis C from contaminated blood products within the Republic of Ireland, together with income from the investment of that money.
- Compensation awards paid by the Residential Institutions Redress Board.
- Prescribed repayments under Section 8 of the Health (Repayment Scheme) Act 2006 made to:
 - a living person
 - the spouse or former spouse of a living or deceased relevant person or
 - a living child of a relevant person by virtue of Section 9 (8).
- Ex-gratia (extra) payments approved by the Lourdes Hospital Redress Board under the terms of the Lourdes Hospital Redress Scheme 2007.
- Compensation awards payable under the Redress for Women in Certain Institutions Act 2015.

Social welfare and other state payments that we don't assess

<ul style="list-style-type: none"> • Blind Welfare Allowance • Carer's Allowance • Carer's Support Grant • Child Benefit • Domiciliary Care Allowance • Earning from employment of a rehabilitative nature Family Income Supplement • Foster Care Allowance • Fuel Allowance • Guardian's Payments 	<ul style="list-style-type: none"> • Internship top up payment • Island Allowance • Living Alone Increase • Mobility Allowance • Over 80 Allowance • Rehabilitation Maintenance Allowance • Standardised National Aftercare Allowance • Supplementary Welfare Allowance • SUSI grant.
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Income we assess

Wages

You must provide a payslip as proof of wages. This payslip must be dated within the last three months from when your application is received. We can only accept P60s within the first three months of the year, as a P60 only refers to your earnings for the previous year.

Casual work where part-time jobseekers allowance

If you are a casual worker receiving a part-time jobseekers allowance, we will calculate your wages based on the average wages earned and average jobseekers payment.

Private and occupation pensions

If you have private or occupation pension, you must provide a payslip as proof of the amount paid to you. This payslip must be dated within the last 12 months from when we received your application. We can only accept a P60 for the most current calendar year.

Maintenance payments

If you are getting a maintenance payment, you must provide evidence of this. The evidence we accept is a current court order **or** maintenance agreement detailing the amount.

If your maintenance agreement is less than 12 months old, we can accept that. If it is older than 12 months, you must provide evidence of the amount you receive by providing:

- a bank statement dated within three months showing your three most recent payments or
- a letter from the person who pays the maintenance detailing what they pay you and how often they make payments. This letter must be signed and dated within the last three months.

Property (other than principal private residence)

If you rent it

If the property, in addition to your principal private residence, is rented out to another person you must send us the following two documents:

- a copy of the tenancy agreement
- a recent bank statement dated within last three months with account holder's name visible. This statement must show at least three payments of rental income that you received or your most recent Notice of Assessment from Revenue.

If you don't rent out your additional property

If the additional property is not rented, you must provide a valuation of the property by a certified auctioneer.

How we calculate your income and expenses

Your qualifying financial threshold is the amount you can earn a week and still qualify for a card.

How we calculate this

Your qualifying financial threshold is worked out by adding the following three amounts:

- a basic rate — an amount of money depending on your circumstances, and
- the amount for each child dependant, and
- the amount for allowable expenses or income.

The three amounts are added together to give you a qualifying financial threshold. This figure is the most you can earn after taxes (your net weekly income) and still qualify for a Medical Card. If you do not qualify for a Medical Card, we will automatically assess you for a GP Visit Card.

There are examples at the end of this section.

Basic rates weekly income limits

If you are under 70		
Single person living alone		
	Medical Card	GP Visit Card
Under 66 years	€184.00	€304.00
66-69 years	€201.50	€333.00
If you are 70 or over (gross scheme only)		
	Medical Card	GP Visit Card
Single person aged 70 or over	Below €500	Over €500 Universal GP Visit Card
Married or co-habiting couple aged 70 or over	Below €900	Over €900 Universal GP Visit Card
Single person living with family		
	Medical Card	GP Visit Card
Under 66 years	€164.00	€271.00
66 years or older	€173.50	€286.00
Married couples or single-parent families with dependent children		
	Medical Card	GP Visit Card
Under 66 years	€266.50	€441.00
66 years or older	€298.00	€492.00

Amounts for dependent children

What is covered by a Medical Card or a GP Visit Card for dependent children		
	Medical Card	GP Visit Card
First two children under 16 and financially dependent on the applicant.	€38.00	€57.00
Three or more children under 16 and financially dependent on the applicant.	€41.00	€61.50
First two children over 16 and financially dependent on the applicant.	€39.00	€58.50
Three or more children over 16 and financially dependent on the applicant.	€42.50	€64.00
A dependant over 16 who is in full-time third-level education and does not have a grant.	€78.00	€117.00

Assessing income for self-employed people

To assess your income as a self-employed person, we will need evidence of all your work, both self-employed and for other employers.

All pages of your NOA

All pages of your most recent Notice of Assessment (NOA) **or** your Acknowledgement of Self-Assessment, which you may have received from Revenue.

These pages should include a Revenue Indicative Calculation. If Revenue did not include the indicative calculation, you should send us a copy of the Income Tax Return (Form 11) which you **last** submitted to Revenue.

If you are registered to use ROS (Revenue's Online Service for the self-employed), you should be able to find copies of your NOA, Acknowledgment of Assessment, Revenue Indicative Calculation and Income Tax Return in your ROS Inbox.

No Net tax Liability

If Revenue advised you that you have No Net tax Liability (NNL) for your self-employment income, you must provide a set of accounts signed off by your accountant.

Income from self-employment listed on your P21

If your income from self-employment is listed on your PAYE End of Year Statement (P21), please submit this to us. If you are registered for myAccount (Revenue's online service for employees) and also registered to receive your correspondence electronically, you may get this statement in your My Documents section.

Business open less than one year

If your business is open less than one year, please provide a set of accounts signed off by your accountant.

If your business recently stopped trading


If your business has recently stopped trading, please supply a letter from Revenue confirming that your registration for Income Tax has been cancelled.

Notice of assessment

If you filed a paper Form 11 with Revenue, they sent you a paper notice of assessment. Give us a copy of this. If you do not have it, contact Revenue and ask for a copy. If Revenue told you that you have no net tax liability (NNL) for your income from self-employment, please send us a set of accounts. These accounts **must** be signed off by your accountant.

How we calculate your income based on your notice of assessment

This is how we assess your income based on your notice of assessment. We take information from the panels on the notice and use it to calculate your weekly income.

 Example	
Total of Panel 1	€31,264.00
Amounts we deduct	
Panel 2: Trade capital allowance	– €1,504.20
Panel 4: Income tax payable	– €1,376.60
Panel 6: PRSI, USC, levies on self	– €1,376.60
Panel 7: PRSI, USC, levies on spouse or civil partner	– 625.20
Total deductions	€4,882.60
Your total assessable income	€26,381.40
Your weekly assessable income (your assessable income divided by 52)	€507.33

How your spouse or civil partner's pay affects your assessment

If your spouse or civil partner is working and pays PAYE tax, you need to give us a copy of their most recent payslip. The information on this payslip will be used instead of the figure from Panel 7 of your notice of assessment.

How your savings will be assessed

If Panel 1 of your notice of assessment includes income from savings, we will not use this figure. Instead, we will assess your savings using our standard assessment for savings.

How trade capital allowances affect your assessment

Trade capital allowances are costs and expenses you can claim against your profits to reduce the amount of tax you pay. You provide this information to Revenue when you file your Form 11 Return Summary. We use the trade capital allowances figure to reduce your assessable income.


If you don't have a Form 11 Return Summary or assessment notice

If you have not received a Form 11 Return Summary or a notice of assessment, the HSE may consider taking income details from your most recent trading accounts. If we do this, we will use the adjusted net profit as your assessable income. Adjusted net profit is your income less any expenses allowed by Revenue.

Ask your accountant for details of your adjusted net profit and tax, PRSI and USC payments. Please ask your account to put this information on their official letterhead.

Other income

You might have income from sources that are not listed here. If you do, and if that income is less than €3,175, you need to get a P21 end-of-year statement from Revenue.

 Example 1		
Siobhan is 32 and lives with her 11-year-old daughter. She has rent of €100 monthly.		
	Medical Card	GP Visit Card
Basic rate allowance	€266.50	€441.00
Dependant is one child	€38.00	€57.00
Weekly rent	€23.08	€23.08
Qualifying financial threshold (totals of three items)	€327.58	€521.08

 **Example 2**

James 35 and Ciara 38 are a married couple. They have three kids aged 4, 10 and 17 (17 year old in secondary school). They have a mortgage of €967.00 monthly and both have travel expenses of €20.00 each. They have childcare costs of €50.00 weekly as both parents are working.

	Medical Card	GP Visit Card
Basic rate allowance	€266.50	€441.00
Dependant two children under 16	€38.00 + €38.00	€57.00 + €57.00
Dependant one child over 16	€39.00	€58.50
Weekly mortgage	€223.15	€223.15
Travel to work	€20.00 + €20.00	€20.00 + €20.00
Childcare	€50.00	€50.00
Qualifying financial threshold (total of the six items)	€694.65	€926.65

Savings and Investments

How we assess your savings, investments and property

There are three ways we can assess savings and investments.

- You can give us a Certificate of Interest on your savings or copies of bank statements showing the current balance on your account or accounts.
- We can calculate your weekly income from savings and investments using the rules shown here.
- If applicant holds stocks/shares, we require a copy of their current Share Certificates showing shareholdings.

Single person	Total of income from savings and investments each week (their value)
Up to €36,000	None
€36,001–€46,000	€1 for every € 1,000
€46,001–€56,000	€2 for every €1,000
More than €56,000	€4 for every €1,000

Couple	Value of income from savings and investments each week
Up to €72,000	None
€72,001–€82,000	€1 for every €1,000
€82,001–€92,000	€2 for every €1,000
More than €92,000	€4 for every €1,000

The documents you should include with your application

For evidence of your savings and investments, give us copies of bank statements showing the current balance on your account or accounts.

There are other kinds of income, including settlements such as Ward of Court, which may be included as assessable income and treated like savings. Please contact us for more information.

How we assess property other than the family home

We assess the value of the property using these rules.

Single person	Value of income each week from the property
Up to €36,000	Not assessed
€36,001–€46,000	€1 for every €1,000
€46,001–€56,000	€2 for every €1,000
More than €56,000	€4 for every €1,000

Couple	Value of income each week from the property
Up to €72,000	Not assessed
€72,001–€82,000	€1 for every €1,000
€82,001–€92,000	€2 for every €1,000
More than €92,000	€4 for every €1,000

If you have savings and investments and property, we will deduct the non-assessable limit only once.

🔥Example	
Single person	
Value of savings	€40,000
Value of property	€80,000
Deduction for non-assessable income	€36,000
Total you will be assessed on	€84,000

Allowable expenses

These are your allowable expenses.

1. Rent
2. Mortgage payments.
3. Mortgage protection payments and life assurance payments in relation to mortgage protection.
4. Home insurance.
5. Childcare.
6. Maintenance payments to someone else.
7. Nursing home or home care costs.
8. Travel to work.

Let's look at each of the above in turn.

Rent

What is allowed

Rent Supplement or Housing Assistance Payment (HAP) will be deducted from the figure.

If a family member is living with you and they contribute to household expenses, this is **not** deducted from your allowable rent.

The documents you should include with your application

Documents that show clear evidence of the rent you currently pay:

- Letter from your landlord detailing the rent you pay and how often you pay it – this letter must be dated within last 3 months and signed by the landlord


or

- **one** of the following three documents (dated within the last 12 months):
 - tenancy agreement
 - rent book
 - HAP agreement (Housing Assistance Payment agreement)

and

- a recent bank statement (dated within last 3 months and with the account holder's name is visible).

Whatever you send us must show when you paid rent and how much you paid for at least 3 months.

 Example	
Weekly rent	€120.00
Rent Supplement	– €20.00
Amount of rent that will be allowed	€100.00

Mortgage

What is allowed?

Two types of mortgage payment are allowed.

- Reasonable payments after mortgage allowance and tax relief have been deducted
- Reasonable payments on land or property that is not the family home.

The documents you should include with your application

Evidence of your mortgage payments. Send us **one of the three** documents below please.


- Letter from mortgage provider dated within last 3 months detailing repayment amount and frequency of payment

or

- recent bank statement (dated within last 3 months and where account holder's name is visible) showing when your mortgage was paid for at least 3 months, where it is clear that the payment is for mortgage

or

- recent mortgage account statement (dated within last 3 months and where account holder's name is visible) showing recent deductions.

 Example	
Weekly cost of the mortgage	€600
Tax relief	€50
Mortgage allowance	€550

Mortgage protection and life assurance

What is allowed

- Reasonable payments on a mortgage protection policy
- Reasonable payments on a life assurance policy for mortgage protection.

The documents you should include with your application

Evidence of your mortgage protection payments. Please send us one of the two documents below.

- Annual letter from protection provider detailing how much you pay them and how often. This should be dated within last 12 months
- or**
- recent bank statement showing instances of protection payment being made for at least 3 months (this must be dated within the past three months) – **if it is not clear that payments on the bank statement are for mortgage protection, you need to send us a letter from the insurance provider to confirm the reason for the cover.**

Home insurance

What is allowed

Reasonable payments on a home insurance policy.

The documents you should include with your application

Evidence of home insurance. Please send us **one** of the following four documents.

- Annual letter from insurance provider detailing repayment amount and frequency (should be dated within last 12 months)
- or**
- recent bank statement showing instances of protection payment being made for at least three months (this must be dated within the past three months).

If it is not clear that payments on the bank statement are for house insurance, you must send us a letter from the insurance provider to confirm the reason for the cover

or

- a recent certificate from the insurance provider confirming payment

or

- a bank statement showing payment – this bank statement must be from the last three months.

Please note: we do not accept renewal notices.

Childcare

What is allowed

If parents or guardians are working, studying or in training, childcare costs are included. If your family has extra needs, these will also be considered.

The document you should include with your application as evidence of what you pay for childcare:

- letter, dated within the last 3 months, from your childcare provider detailing weekly or monthly cost of childcare – this letter must include the name and address of childcare provider.

1. Maintenance payments to someone else

If you make maintenance payments, these are included in your expenses.

The documents you should include with your application

- A copy of the current maintenance agreement or
- a letter from the person who gets the maintenance – this letter must signed and dated and contain their address. It must detail the payment amount and how often you pay.

Nursing home or private nursing and homecare costs


This only applies to the applicant or spouse named on the application.

Any amount the HSE pays toward these costs will be deducted from your allowable expenses.

The documents you should include with your application

- A recent letter from the nursing home confirming payment, or
- a receipt from the nursing home – this receipt must be from the last three months.

If all your income is from social welfare or HSE allowances and payments, you will get a Medical Card even if your income is higher than the qualifying financial threshold.

 Example	
Weekly cost of the nursing home, private nurse or homecare	€150
HSE contribution to this cost	€50
Amount that will be allowed	€100

2. Travel to work (public transport, driving and carpooling)

Public transport

What is allowed

Your costs for travelling to work by public transport

The documents you should include with your application

Public transport receipts

Driving

What is allowed

Costs of driving to work by private car. The following will be considered:

- the number of days you work each week
- the distance between your home and your work – this will be valued at 18c per km or 30c per mile.

You or your partner must own the vehicle you use. If your employer provides you with a vehicle such as a car or van, you cannot include your travel costs.

If you and your partner drive to work in separate cars, you can include expenses for both vehicles with your application.

The documents you should include with your application

A copy of the vehicle registration certificate for the vehicle. If you use more than one vehicle, provide copies of certificates for each vehicle.

Carpooling

What is allowed

Reasonable contributions for carpooling

The documents you should include with your application

A letter or other document that shows how much and how often you pay your contribution.

6. Applications for 16-25-year olds

If you are included on your family's current Medical Card or GP Visit Card, we will send you your own card when you turn 16.

Your parents or guardians have a Medical Card or GP Visit Card

If your parents or guardians received a card after a financial assessment, you can apply and as you may be eligible for a card in your own right.

Your parents or guardians don't have a Medical Card and you are financially

independent

You can still apply if you live with your parents or guardians and earn more than €164 a week or if you live on your own and earn more than €184 a week.

If you are financially dependent on your parents or guardians

You should apply if you have a medical condition. You will need your parents or guardians to make an application too. Send both applications together. As a dependant, you will qualify if your parents or guardians qualify.

If you live away from the family home, then on your application list a family doctor near where you live most of the year, not near your family.

If you depend on them, but they don't qualify

If you are dependent on your parents or guardians and their application for a card is turned down, you cannot appeal this decision yourself.

7. Cards for people whose income is above the qualifying financial threshold

You may still be able to claim a Medical or GP Visit Card even if your income is above the limit.

If you do not qualify for a card based on a means test, the HSE can consider if the cost of meeting your or your family's medical and other health needs is fair and reasonable despite your income. This is often called a discretionary card and you would usually only apply for one after your application has been turned down on income grounds alone.

If you apply for a discretionary card, medical officers will assess your application to see whether they think you should have either a Medical Card or GP Visit Card.

The Medical Officer will consider if having to pay medical bills for yourself or your dependants is likely to cause you undue financial hardship. They will consider things like the cost of GP visits, medical and surgical services for you and your dependants.

Before you are told the medical officer's decision, it is reviewed by a deciding officer, who also considers your financial and medical circumstances.

The National Medical Card Unit may also get more information from your health professionals like:

<ul style="list-style-type: none"> • Your family doctor • Hospital doctors involved in your care • Your public health nurse 	<ul style="list-style-type: none"> • Your social worker • Your therapy service providers • Your pharmacist.
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8. Keeping your card if you get a job or join a scheme

Applicants who are unemployed taking up **new** employment or self-employment can keep their Medical Card for three years provided that they were unemployed and continuously received any of the following allowances or benefits at the full rate available to them for period of 12 months or more before they started work (see **note** below).

- Jobseekers Allowance
- Jobseekers Benefit
- One Parent Family Payment
- Illness Benefit
- Invalidity Pension
- Disability Allowance
- Blind Pension
- Employment Incentive Schemes or Educational Opportunity Schemes.

Applicants may change employment in these three years, but the new job must have begun immediately after the old job finished. If the applicant becomes unemployed before the three years have ended, they are no longer eligible for a card.

***Note:** The applicant's 12-month period can be made up of a number of allowances or benefits provided that they are paid continuously at the full rate available to the applicant. For example: 6 months Jobseekers Allowance followed immediately by 6 months on an Employment Incentive Scheme and then followed immediately by new employment or self-employment.

Applicants taking up a job under Wage Subsidy Scheme are entitled to keep their card for three years from starting date.

After those three years, normal assessment rules apply, the same as for people working full time in paid employment.

Which schemes are approved?

<ul style="list-style-type: none"> • Back to Education Allowance • Back to Work Allowance • Back to Work Enterprise Allowance • Community Employment • Community Services Programme • Education, Training and Development Option • Fáilte Ireland and Teagasc courses • SOLAS non-apprenticeship courses 	<ul style="list-style-type: none"> • Job Initiative • Local Employment Service courses • Part-time education option • Part-time job incentive • Revenue Job Assist • Rural Social Scheme • Vocational Training and Opportunities Scheme (VTOS) • Youthreach • YESS Scheme.
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If you are on a scheme, do not have a Medical Card and would have qualified for a card before you joined the scheme, you should apply for a card. You and your adult and child dependants should have your card until you finish the scheme.

What if my spouse or partner goes to work?

If you have a card and your spouse or partner who is dependent on you goes to work, you and your family will still keep your card until date of renewal.

Can I change schemes?

If you have a card and you move from one scheme to another, you may keep your card for up to three years after the date you joined the first scheme.

If you leave a scheme before the three-year period is up, your financial means may be reassessed.

What happens at the end of the three-year retention period?

After three years, if you keep working, you must complete a review application form.

9. How does my eligibility change if I am in long-stay care?

Private nursing homes

If you are in a private nursing home and you think you might qualify for a card, please apply.

Long-stay services

If your care centre provides medical and surgical services in the centre, you will not need to attend your family doctor, and you will not need to use your card. Long-stay patients may still use their card for other services, such as dental or optical.

If your family doctor does treat you but you could have got the treatment in your centre, your card will not cover it.

How does my eligibility change if I am in residential care?

Children's residential centres

All young people in residential care are eligible for a Medical Card of their own but they need to apply for it. Their application must also include a letter from a Tusla social worker.

Foster care

All children in foster care are eligible for a Medical Card of their own but they need to apply for it. Their application must also include a letter from a Tusla social worker.

10. Applying for a card under EU regulation

You are entitled to healthcare in EU countries if you are from:

- an EU country
- a country in the European Economic Area (EEA), or
- Switzerland.

You can access healthcare in Ireland with a Medical Card or a European Health Insurance Card (EHIC) issued in your country.

To get a Medical Card, you must fill in a completed Medical Card Application Form and an E-Form or an S-Form then send them in to the Health Services Executive.

An E-Form is issued in your country and confirms that you are part of a health insurance scheme in another state in the EU. The HSE will also fill in parts of the E-Form.

You may qualify for a Medical Card if your country confirms that you are entitled to healthcare here. If so, you will not need to provide us with a financial assessment. However, if you are working here, you may not qualify for a Medical Card under EU legislation. But you may still qualify for an Irish means-tested Medical Card.

Applying for a Medical Card and GP Visit Card

To apply for your card, fill in the Medical Card and GP Visit Card Application Form (MC1). You do not need to fill in all the parts of the form. Fill in these parts.

- **Part 1** — Personal details. Include the details of:
 - your spouse or partner and
 - dependants aged 16 to 25.
- **Part 2** — Your dependants.
- **Part 3** — Family income. In most cases, instead of filling out Part 3, include an E-Form. But if your spouse or partner pays PRSI, you will need to apply as a family and include all your family income and expenses.
- **Part 5** — Family doctor.

- **Part 6** — Declaration and consent.

You must include an E-Form with your application. There are different types of E-Form, depending on your situation.

Frontier workers

Frontier workers living in Ireland who are employed elsewhere in the EU but return here at least once a week are eligible for a Medical Card. You will need form **S1** or **E106** from the country where you work.

The dependants of frontier workers are also entitled to a Medical Card if they are not linked to Irish Social Security legislation.

Posted workers

Posted workers who are employed in one EU member state and sent by their employer to work in another member state qualify for a Medical Card. You will need form **S1** or **E106** from the country where you work.

The dependants of posted workers are also entitled to a Medical Card if the dependants are **not** working here and are not subject to Irish social security legislation. To qualify, they must also be ordinarily resident in Ireland (see page 7).

Pensioners

Pensioners qualify under the EU regulations if they:

- get a qualifying pension from another EU or EEA member State or Switzerland
- live in Ireland, and
- are not entitled to a contributory welfare payment or Irish pension and do not pay PRSI.

You will need form **S1** or **E121** from your country.

If you are from the UK and get a UK social security pension, you do not need form **S1** or **E121**. However, you do need a recent letter from the UK's Department for Works and Pensions detailing how much they pay you and how often this is paid.

The dependants of a pensioner are also entitled to a Medical Card if those dependants are not linked to the Irish Social Security System (Irish Social Security legislation).

Dependants living in Ireland

The dependants of frontier workers, posted workers and pensioners are entitled to a Medical Card in Ireland if:

- they are not working in Ireland, and
- are not entitled or receiving a contributory welfare payment and does not pay PRSI.

You will need form **S1** or **E109** from your own country.

If you are from the UK, you do not need form **S1** or **E109**. Instead, you need evidence of your employment or self employment in the UK.

What happens when my application under EU regulations is assessed?

When the National Medical Card Unit receives your application for a card under EU regulations, they will check that you:

- are not eligible for a contributory social welfare payment from Ireland, and
- do not pay PRSI.

If you and your spouse or partner meet these requirements, you are entitled to a Medical Card under EU regulations. You and your family will receive cards.

If you and your spouse or partner do not meet these requirements, you are not entitled to a Medical Card under EU regulations. In this case, you will be asked for information about your family income and expenses. Then the National Medical Card Unit will assess your application on financial grounds.

If you meet these requirements but your spouse or partner does not, you will get a Medical Card but your spouse or partner and family will not. You will be asked for information about your family income and expenses. Then the National Medical Card Unit will assess your spouse or partner and family on means assessment.

Under EU Regulations, we must tell the authorities in your country about our decision. There is a section on your S1 or E Form that we will return to your country.

I am not sure if I qualify under EU regulations

If you are from one of these countries, you **may** qualify for a Medical Card under EU regulations.

• Austria	• Greece	• Netherlands
• Belgium	• Hungary	• Norway
• Bulgaria	• Iceland	• Poland
• Cyprus (Southern)	• Ireland	• Portugal
• Czech Republic	• Italy	• Romania
• Denmark	• Latvia	• Slovakia
• Estonia	• Lichtenstein	• Slovenia
• Finland	• Lithuania	• Spain
• France	• Luxembourg	• Sweden
• Germany	• Malta	• Switzerland
		• United Kingdom (including Gibraltar)

11. Reassessments and appeals

Having your application reassessed

We will write to tell you the decision on your application for a Medical Card or GP Visit Card. We will also send you a financial statement that shows how your means were assessed.

If you think this financial statement is wrong, you can ask the National Medical Card Unit to reassess your application with additional information not sent or missed in your original application. You need to provide this information within three weeks from the date of the letter.

Here are some of the **new** types of information you may provide for your reassessment.

- Documents that show how your situation has changed since you applied for a card.
- A letter or report from your GP or consultant about:
 - your medical condition; and
 - the number of time you or your dependants visited the doctor or hospital in the past 12 months.
- Details of your medications, medical appliances and other information.
- Additional expenses you have for your medical conditions and other health-related costs.
- Change in your income or outgoings.

Appealing a decision

If you disagree with a decision about your application for a card, you can appeal the decision through the National Appeals Office.

If you have new information you should ask for a reassessment, which is a new and separate procedure to an appeal.

After your appeal has arrived at the HSE, they will write to confirm that they have received it. They will then ask the National Medical Card Unit to send them your file.

HSE staff who were not involved in assessing your original application will be involved in the appeal.

The staff are only allowed to consider your appeal based on the information you supplied to the medical officer who made the original decision.

They will keep two things in mind when they reconsider your case.

1. Were your income and expenses properly assessed?
2. Are you in a category of people who are exempt from the financial means assessment?

They will also pay attention to your:

- right to privacy, impartiality and respect
- age
- ability to communicate
- mobility issues you may have, such as a wheelchair
- ability to understand legislation, regulations and procedures.

The HSE appeals officer who does the review **cannot** consider any new documentation, such as payslips or new information about your health or social circumstances. **If you have new information, you should not appeal a decision – you should ask for a reassessment.**

The staff member deciding on your appeal will decide one of three things.

- The decision is correct.
- The decision is wrong.
- Your application should be reassessed.

If we need more information, we will write to you. If we decide that your application should be reassessed, we will send your file to the National Medical Card Unit to be reassessed.

We will write to you to let you know what we have decided about your appeal.

How to make an appeal

To make an appeal, write by letter or email to the address below. Please clearly explain why you are appealing the decision.

Ms Eithne O'Sullivan

HSE

An Cloghar

Ballyshannon Health Campus

College Street

Ballyshannon

Co Donegal

Email: Regionalappealsoffice@hse.ie